

# Employee Benefits Overview

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## *SEC Specific Programs*

SEC Select is the SEC's Supplemental Health Benefits Program. SEC Select provides employees and their eligible dependents with supplemental dental insurance through Humana Dental, vision insurance through Humana Vision, and short-/long-term disability insurance through Principal Financial Group.

### **Benefit: Long-Term Disability (LTD) Insurance**

Summary of Coverage: LTD benefits can begin 90 days after the start of your qualifying disability and continue for as long as your condition qualifies, until reaching the limit under the plan you select.

### **Benefit: Short-Term Disability (STD) Insurance**

Summary of Coverage: STD benefits can start on the eighth day of your qualifying disability and continue for as long as your condition qualifies, up to a total of 12 weeks.

### **Benefit: Dental Coverage**

Summary of Coverage:

- Calendar-Year Deductible: \$50 individual, \$150 family
- Maximum Annual Benefit: \$1,500 per person
- Premiums: Paid by SEC

*Humana Dental Traditional Preferred Network includes more than 115,000 dentists.*

### **Benefit: Dental Coverage**

Summary of Coverage:

- Core Vision Plan—Humana Advantage
- Premiums: Paid by SEC
- \*If you need additional vision coverage, you have the option to enroll in the Buy-Up Plan (Humana Optimum).
- Premiums: Employee pays a discounted rate.

## **Benefit: Supplemental Retirement**

Summary of Coverage: The SEC's Supplemental Retirement Benefit, slated for implementation in 2015, will provide employees with additional retirement contributions beyond those they receive under the Thrift Savings Plan (TSP), Federal Employees Retirement System (FERS), or the Civil Service Retirement System (CSRS). The SEC will match employees' contributions to the TSP of up to 3 percent.

- SEC employees covered under FERS will be eligible for a dollar-for-dollar match on their contributions to their TSP account in excess of 5 percent of their salary. Contributions above 8 percent of employees' salaries will not be matched.
- SEC employees covered under CSRS will be eligible for a dollar-for-dollar match on their contributions to their TSP account up to 3 percent of their salaries

## **Benefit: Domestic Partner Health Insurance Premium Reimbursement**

Summary of Coverage: Employees who are in a committed relationship with a domestic partner can receive a subsidy toward premiums paid for privately obtained non-subsidized health insurance coverage for domestic partners and the eligible children of domestic partners.

## **Benefit: Professional Dues Reimbursement**

Summary of Coverage: The Professional Dues Reimbursement (PDR) program allows the SEC to reimburse qualified employees for up to a maximum of \$400 a year for the cost incurred for professional licenses and/or credentials that will be used in the performance of their job duties.

## **Benefit: Professional Liability Insurance**

Summary of Coverage: The Professional Liability Insurance Reimbursement (PLIR) Program allows the SEC to reimburse qualified supervisors, managers, and law enforcement officers for up to one-half the cost incurred for professional liability insurance.